

EXHIBIT 3



ANNUAL STATEMENT

For the Year Ended December 31, 2019

of the Condition and Affairs of the

SENTINEL INSURANCE COMPANY, LTD.

NAIC Group Code..... 0091, 0091
(Current Period) (Prior Period)

NAIC Company Code..... 11000

Employer's ID Number..... 06-1552103

Organized under the Laws of CT

State of Domicile or Port of Entry CT

Country of Domicile US

Incorporated/Organized..... July 6, 1999

Commenced Business.... October 14, 1999

Statutory Home Office

One Hartford Plaza .. Hartford .. CT .. US .. 06155-0001
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

One Hartford Plaza .. Hartford .. CT .. US .. 06155-0001
(Street and Number) (City or Town, State, Country and Zip Code)

860-547-5000

Mail Address

One Hartford Plaza .. Hartford .. CT .. US .. 06155-0001
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

(Area Code) (Telephone Number)

Primary Location of Books and Records

One Hartford Plaza .. Hartford .. CT .. US .. 06155-0001
(Street and Number) (City or Town, State, Country and Zip Code)

860-547-5000

Internet Web Site Address

www.thehartford.com

Statutory Statement Contact

Randolph A. Dalton
(Name)

860-547-9622

Suzanne Elizabeth Henderson #

statement.questions@thehartford.com
(E-Mail Address)

860-757-1131

OFFICERS

Name
1. Douglas Graham Elliot
3. Kathleen Elizabeth Jorens #

Title
President
SVP and Treasurer

Name
2. James Michael Yanosy #
4. Allison Gayle Niderno

Title
SVP and Chief Financial Officer
Vice President and Controller

Suzanne Elizabeth Henderson #

VP and Appointed Actuary

Lisa Sue Levin

Corporate Secretary

DIRECTORS OR TRUSTEES

Eapen Attupurathu Chandy #

Douglas Graham Elliot

Brion Scott Johnson

State of..... CONNECTICUT
County of..... HARTFORD

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)

Douglas G. Elliot

1. (Printed Name)

President

(Title)

(Signature)

Allison G. Niderno

2. (Printed Name)

Vice President and Controller

(Title)

(Signature)

Lisa S. Levin

3. (Printed Name)

Corporate Secretary

(Title)

Subscribed and sworn to before me

This 24th day of January 2020

WENDY ELLEN BRAY
Notary Public, State of Connecticut
My Commission Expires June 30, 2021

Subscribed and sworn to before me

This 21st day of January 2020

LAURIE HANSEN
Notary Public, State of Connecticut
My Commission Expires Dec. 31, 2023

Subscribed and sworn to before me

This 23rd day of January 2020

BARBARA JEAN LECLAIR
Notary Public, State of Connecticut
My Commission Expires Apr 30, 2023

a. Is this an original filing?

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached

Yes [X] No []

Annual Statement for the year 2019 of the **SENTINEL INSURANCE COMPANY, LTD.**
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	289,888,122	0	289,888,122	267,034,031
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$....464, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$....9,788,582, Schedule DA).....	9,789,046	0	9,789,046	13,776,367
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	348,415	0	348,415	803,950
9. Receivables for securities.....	9,986,126	0	9,986,126	4,007,826
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	310,011,710	0	310,011,710	285,622,173
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	3,673,375	0	3,673,375	2,635,546
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,356,835	0	2,356,835	2,165,699
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	0	0	0	0
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	350,464	0	350,464	561,540
18.2 Net deferred tax asset.....	1,620,632	299,632	1,321,000	1,358,000
19. Guaranty funds receivable or on deposit.....	9,309	0	9,309	10,152
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0	752,696
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets.....	1,036,782	0	1,036,782	1,387,438
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	319,059,107	299,632	318,759,475	294,493,245
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTAL (Lines 26 and 27).....	319,059,107	299,632	318,759,475	294,493,245

DETAILS OF WRITE-INS

1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Sundry assets.....	1,036,782	0	1,036,782	1,387,438
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	1,036,782	0	1,036,782	1,387,438

Annual Statement for the year 2019 of the **SENTINEL INSURANCE COMPANY, LTD.**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	50,363,041	49,423,031
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	1,518,189	1,568,326
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	10,839,347	10,684,854
4. Commissions payable, contingent commissions and other similar charges.....	433,406	389,882
5. Other expenses (excluding taxes, licenses and fees).....	864,277	928,156
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	350,563	377,798
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	0
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....599,925,628 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	15,305,426	15,141,207
10. Advance premium.....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	110,007	87,309
12. Ceded reinsurance premiums payable (net of ceding commissions).....	0	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	0	0
14. Amounts withheld or retained by company for account of others.....	0	0
15. Remittances and items not allocated.....	137,694	0
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	215,974	0
20. Derivatives.....	0	0
21. Payable for securities.....	9,876,616	4,030,294
22. Payable for securities lending.....	0	0
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	90,014,542	82,630,858
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	90,014,542	82,630,858
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	4,200,000	4,200,000
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	15,787,500	15,787,500
35. Unassigned funds (surplus).....	208,757,434	191,874,887
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 30 \$.....0).....	0	0
36.20.000 shares preferred (value included in Line 31 \$.....0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	228,744,934	211,862,387
38. TOTAL (Page 2, Line 28, Col. 3).....	318,759,475	294,493,245

DETAILS OF WRITE-INS

2501.	0	0
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0
2901.	0	0
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0